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IN THE CLAIMS

Cancel claims 21, 29, and 30.

Amend claims 22, 23, 25, and 27 as follows:

1-21.　(canceled)

22.　(currently amended) ~~A computer implemented method according to claim 21,~~ A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

(a)　receiving a request for a validation number to be associated with a check;

(b)　determining if an account contains sufficient funds to cover the monetary amount of the check; and

(c)　if the determination in (b) is affirmative, issuing a validation number to be associated with the check;

wherein the validation number is randomly generated by the financial institution.

23.　(currently amended) ~~A computer implemented method according to claim 21,~~ A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

(a)　receiving a request for a validation number to be associated with a check;

(b)　determining if an account contains sufficient funds to cover the monetary amount of the check; and

(c)　if the determination in (b) is affirmative, issuing a validation number to be associated with the check;

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wherein the validation number is derived using at least some information associated with the check.

24.   (previously presented) A computer implemented method according to claim 23, wherein the at least some information associated with the check comprises:

      (i)   a date of the check;

      (ii)   a serial number of the check;

      (iii)   an account number of the account;

      (iv)   a monetary amount of the check;

      (v)   a payee of the check;

      (vi)   symbols identifying a drawee financial institution which maintains custody of the account; and

      (vii)   a Uniform Resource Locator (URL).

25.   (currently amended) ~~A computer implemented method according to claim 21, further comprising:~~ A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

      (a)   receiving a request for a validation number to be associated with a check;

      (b)   determining if an account contains sufficient funds to cover the monetary amount of the check;

      (c)   if the determination in (b) is affirmative, issuing a validation number to be associated with the check; and

      (d)   allocating funds for payment of the monetary amount if the determination in (b) is affirmative.

26.   (previously presented) A computer implemented method according to claim 25, wherein (d) comprises:

      (d-1)   deducting the monetary amount from the account.

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27.   (currently amended) ~~A computer implemented method according to claim 21,~~ A computer implemented method by a financial institution, the method comprising, by a server associated with the financial institution:

_____(a)_____receiving a request for a validation number to be associated with a check;

_____(b)_____determining if an account contains sufficient funds to cover the monetary amount of the check; and

_____(c)_____if the determination in (b) is affirmative, issuing a validation number to be associated with the check;

wherein the request identifies the account.

28.   (previously presented) A computer implemented method according to claim 27, wherein (b) comprises:

(b-1)   verifying that the request was made by a party authorized to write checks on the account; and

(b-2)   verifying that the account contains sufficient funds to cover the monetary amount of the check.

29-37. (canceled)

38.   (previously presented) A system comprising:

(a)   means for receiving, from a first requestor, a request over the Internet for a validation number to be associated with a check;

(b)   means for establishing a reference character sequence for the check;

(c)   means for transmitting the reference character sequence to the first requestor over the Internet;

(d)   means for receiving, from a second requestor, a proposed character sequence over the Internet; and

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(e)   if the proposed character sequence of (d) matches the reference character sequence (b), issuing a confirmation signal over the Internet to the second requestor.

39.   (previously presented) A system according to claim 38, wherein the validation number is randomly generated by a financial institution.

40.   (previously presented) A system according to claim 38, wherein the validation number is derived using at least some information associated with the check.

41.   (previously presented) A method by a financial institution, the method comprising, by a server associated with the financial institution:

(a)   receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check;

(b)   determining if an account associated with the first party contains sufficient funds to cover the monetary amount of the check;

(c)   if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check;

(d)   receiving from a second party the validation number which has been issued to the first party in (c);

(e)   receiving from the second party at least some information associated with the check;

(f)   determining if the validation number is valid based upon the at least some information received in (e); and

(g)   if the determination in (f) is affirmative, issuing to the second party a confirmation that the validation number is valid,

wherein:

(i)   the validation number in (d) and the at least some information in (e)

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are received over the Internet from the second party; and

> (ii)   the confirmation in (g) is issued over the Internet to the second party.

42.   (previously presented) A method according to claim 41, wherein the first party is a payor of the check, and the second party is a payee of the check.

43.   (previously presented) A method by a financial institution, the method comprising, by a server associated with the financial institution:

>   (a)   receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check;

>   (b)   determining if an account associated with the first party contains sufficient funds to cover the monetary amount of the check; and

>   (c)   if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check,

>   wherein the validation number is randomly generated by the financial institution.

44.   (previously presented) A method by a financial institution, the method comprising, by a server associated with the financial institution:

>   (a)   receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check;

>   (b)   determining if an account associated with the first party contains sufficient funds to cover the monetary amount of the check; and

>   (c)   if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check,

>   wherein the validation number is derived using at least some information associated with the check.

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45.   (previously presented) A method according to claim 44, wherein the at least some information associated with the check comprises:

      (i)   a date of the check;

      (ii)   a serial number of the check;

      (iii)   an account number of the account;

      (iv)   a monetary amount of the check;

      (v)   a payee of the check;

      (vi)   symbols identifying a drawee financial institution which maintains custody of the account; and

      (vii) a Uniform Resource Locator (URL).

46.   (previously presented) A method by a financial institution, the method comprising, by a server associated with the financial institution:

      (a)   receiving from a first party over the Internet (i) a request for a validation number to be associated with a check and (ii) a monetary amount of the check;

      (b)   determining if an account associated with the first party contains sufficient funds to cover the monetary amount of the check;

      (c)   if the determination in (b) is affirmative, issuing over the Internet a validation number to allow the first party to associate the issued validation number with the check; and

      (d)   allocating funds for payment of the monetary amount if the determination in (b) is affirmative.

47.   (previously presented) A method according to claim 46, wherein (d) comprises:

      (d-1) deducting the monetary amount from the account.

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